

**REMARKS/ARGUMENTS**

Regarding the 35 U.S.C. §112, second paragraph rejection, claims 7 and 20 have been amended to recite as requested by the Examiner that if "the resulting accumulator value would be greater than or equal to" zero. Accordingly, it is respectfully submitted that the §112 rejection is overcome.


Applicants gratefully acknowledge the indication that claims 15 and 16 are allowed and that claims 5, 8, 11 and 20 are objected to as being dependent on rejected base claims, that otherwise are allowable if rewritten in independent form. Claims 5, 8 and 20 have been rewritten in independent form including all the subject matter of the base claims. Thus it is respectfully submitted that these claims are patentable. Furthermore, as all other pending claims have been amended to depend from these claims, all pending claims are now in condition for allowance.

The application is believed to be in condition for allowance and the Examiner's prompt action in accordance therewith is respectfully requested. The Commissioner is authorized to charge any additional fees or credit any overpayment to Deposit Account No. 20-1504.

Respectfully submitted,

Date: \_\_\_\_\_

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